

### **Gary DeLong Review**

The Cleveland branch produced excellent financial component results in 2001. The attached scorecard outlines the specifics in each area. In addition to the scorecard recap, the following are highlights of Gary's performance:

- Gary is very effective in providing a clear sense of direction for his team and actively engaging in the tactics necessary to gain excellent results.
- Excellent profitability was posted in all key business segments – a significant improvement over 2000.
- Gary is very engaged in the underwriting process and his influence contributes to tight underwriting discipline and selection.
- Gary is very effective in negotiation and building agency relationships with key producers. He effectively managed the regional loan arrangement with the Hylant Group which met goals in its first year, and is establishing the foundation for a second loan arrangement with Britton-Gallagher.
- Internal/operational results are very strong as well. OSD and CPR results exceeded the Zone average.
- More time has been devoted to the people management area. The performance issue in DFI was effectively addressed. Continued attention must be given to improving performance, strengthening the overall staff capability and developing a stronger list of standout performers/promotables among the management group.

Overall, the Cleveland branch delivered excellent results in 2001 and is positioned well for an even stronger performance in 2002 under Gary's leadership.

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Exhibit R